

IN RE:

MARIA A. STITT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-10445 TPA

Chapter 13

Document No. 91

ORDER OF COURT

**AND NOW**, this **22nd** day of **September, 2020**, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT  
  
vas  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Maria A. Stitt  
 Debtor

Case No. 15-10445-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: nsha  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Sep 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2020.

db #+Maria A. Stitt, PO Box 9, Crown, PA 16220-0009  
 cr +Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911  
 cr +Mitch A. Stitt, 648 Mays Road, Clarion, PA 16214-5614  
 14031478 +Aes/Psecu, Po Box 61047, Harrisburg, PA 17106-1047  
 14031481 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
 14031480 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 14336072 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 14066580 +Erie Community Credit Union, Carol F. Messenger, Payment Solutions Ma, 1129 State Street,  
 Erie, PA 16501-1911  
 14031485 +Erie Community Fcu, 1129 State St, Erie, PA 16501-1911  
 14031486 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363  
 14031487 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
 14046823 +Mitch Stitt, 980 Madden Drive, Lucinda, PA 16235-1414  
 14034010 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge St., Stop Code 3105,  
 Omaha, NE 68197)  
 14056005 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 14116448 +PNC Bank, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 14046827 +PNC Mortgage, Bankruptcy Department, Mail: B6-YM07-01-8, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 14031490 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 14046828 +Primary Health Network, P.O. Box 716, Sharon, PA 16146-0716  
 14031491 +Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 14031492 +Slsc Pa State Emp Cr U, Po Box 61047, Harrisburg, PA 17106-1047  
 14046835 UPMC, PO Box 371842, Pittsburgh, PA 15250-7842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Sep 23 2020 04:24:36  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14031479 +E-mail/Text: ally@ebn.phinsolutions.com Sep 23 2020 04:21:46 Ally Financial,  
 200 Renaissance Ctr, Detroit, MI 48243-1300  
 14031482 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 23 2020 04:23:13 Cap One Na,  
 Po Box 26625, Richmond, VA 23261-6625  
 14031483 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 23 2020 04:24:32 Cap1/Ymaha,  
 90 Christiana Rd, New Castle, DE 19720-3118  
 14057882 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 23 2020 04:23:49 Capital One, N.A.,  
 PO Box 71083, Charlotte, NC 28272-1083  
 14046819 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Sep 23 2020 04:22:46  
 Credit Collection Services, Two Wells Avenue, Dept. 9135, Newton, MA 02459-3225  
 14031488 +E-mail/Text: bankruptcy@huntington.com Sep 23 2020 04:22:16 Huntington National Ba,  
 7 Easton Oval, Columbus, OH 43219-6060  
 14031484 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 23 2020 04:24:28 Chase Card,  
 Po Box 15298, Wilmington, DE 19850  
 14046822 +E-mail/Text: support@ljross.com Sep 23 2020 04:21:58 L.J. Ross, PO Box 6099,  
 Jackson, MI 49204-6099  
 14046824 +E-mail/Text: egssupportservices@alorica.com Sep 23 2020 04:22:26 NCO Financial,  
 507 Prudential Road, Horsham, PA 19044-2308  
 14031489 +E-mail/Text: bankruptcynotices@psecu.com Sep 23 2020 04:22:37 P S E C U,  
 1500 Elmerton Ave, Harrisburg, PA 17110-2990  
 14093750 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 23 2020 04:23:53  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14039376 E-mail/PDF: rmscedi@recoverycorp.com Sep 23 2020 04:23:52  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14031493 +E-mail/PDF: gecsedirecoverycorp.com Sep 23 2020 04:23:44 Synch/Jc Penney Dc,  
 Po Box 965007, Orlando, FL 32896-5007  
 14031494 +E-mail/PDF: gecsedirecoverycorp.com Sep 23 2020 04:23:44 Synch/Jcp, Po Box 965007,  
 Orlando, FL 32896-5007  
 14031495 +E-mail/PDF: gecsedirecoverycorp.com Sep 23 2020 04:23:45 Synch/Walmart, Po Box 965024,  
 Orlando, FL 32896-5024  
 14046834 +E-mail/PDF: gecsedirecoverycorp.com Sep 23 2020 04:24:30 Synchrony Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank, National Association  
 cr PNC Bank, National Association

District/off: 0315-1

User: nsha  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Sep 22, 2020

cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
14046814\* +Aes/Psecu, Po Box 61047, Harrisburg, PA 17106-1047  
14046816\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
14046815\* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
14046817\* +Cap One Na, Po Box 26625, Richmond, VA 23261-6625  
14046820\* +Erie Community Fcu, 1129 State St, Erie, PA 16501-1911  
14046821\* +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
14046818\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card, Po Box 15298, Wilmington, DE 19850)  
14046825\* +P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990  
14046826\* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
14046829\* +Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
14046830\* +Slsc Pa State Emp Cr U, Po Box 61047, Harrisburg, PA 17106-1047  
14046831\* +Syncb/Jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007  
14046832\* +Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007  
14046833\* +Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024

TOTALS: 2, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association  
andygornall@latouflawfirm.com  
Brian Nicholas on behalf of Creditor PNC Bank, National Association bnicholas@kmlawgroup.com  
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,  
ewassall@logs.com  
Jennifer B. Hirneisen on behalf of Creditor Erie Community Credit Union jhirneisen@mijb.com,  
sburick@mijb.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Maria A. Stitt ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,  
cblack@udren.com  
Tina M. Fryling on behalf of Creditor Mitch A. Stitt tinafryling@gmail.com,  
tfryling@mercyhurst.edu/r53088@notify.bestcase.com

TOTAL: 9